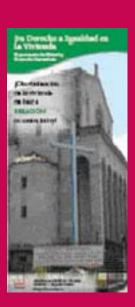
# Equal Opportunity and Fair Housing







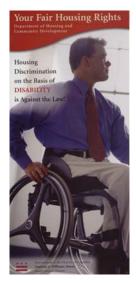




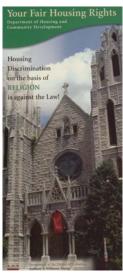
### **Equal Opportunity and Fair Housing**











The Department of Housing and Community
Development instituted a Fair Housing and Equal
Opportunity Program in 2001 as part of its goals
under its consolidated plan and recommendations
from the Regional Analysis of Impediments to Fair
Housing study completed in 1996. In an effort to
ensure that DHCD's programs adhered to fair
housing, accessibility, and equal opportunity rules
and regulations, it contracted a Fair Housing Program
Coordinator to lead this effort. A key responsibility
under this designation is to oversee the agency's
adherence to local and federal legislation, rules, and
regulations governing the agency's programs and
expenditures as well as its subrecipients' adherence
to federal equal opportunity funding regulations.

Beginning in 2001 and continuing through 2004, DHCD has been awarded three competitive fair housing grants to provide education and outreach to District residents, particularly residents with special needs and who have limited English proficiency (LEP). These grants facilitated the agency's completion of six brochures; five that inform the public about their fair housing rights and responsibilities, and one that informs the public about the steps to homeownership, and the various fair housing safeguards at each step. These brochures are available in Spanish, Traditional Chinese, Vietnamese, and Amharic.

The DHCD is proud of the following accomplishments of its Fair Housing Program:

Has held five (5) annual Fair Housing Symposiums, the most recent one in April 2006. The event targeted community based service providers, the real estate industry-- particularly property managers--and District residents. Prior to 2006, this effort was a partnership between the District government (DHCD and the Office of Human



Rights) and the non-profit, fair housing advocacy sector represented by the Equal Rights Center. The 2006 Symposium was a joint effort betwen DHCD, the DC Housing Finance Agency and the DC Housing Authority.

- Conducted community fair housing training workshops throughout the city in partnership with community-based organizations during Fair Housing Month (April).
- Executed and oversaw its HUD awarded grant—the "Fair Housing Initiatives Program-Education and Outreach Initiative (FHIP-EOI) Homeownership Component Funding Program."
- Produced "Your Fair Housing Right to Homeownership" brochure to educate prospective homebuyers on the process of homebuying and the fair housing "red flags" they should be aware of at each step of the process. Lower-income and LEP residents facing barriers to housing choice are helped to overcome poor credit histories and improve personal financial management practices to prepare for homeownership.
- Distributed program and fair housing brochures in various LEP languages when canvassing District neighborhoods for housing-related issues through the Department's Neighborhood Service Coordinators.

- Completed HUD's Section 504 Accessibility
   Compliance contract with University Legal
   Services to ensure that current DHCD pipeline
   and prior multi-family projects comply with
   mandatory Section 504 accessibility rules and
   regulations.
- Provided training to program and project sub-recipients to ensure Department-wide compliance with federal funding regulations and increase accessibility for residents. Training included fair housing and accessibility guidelines, equal opportunity rules and regulations, Section 504, and the Uniform Federal Accessibility Standards (UFAS).
- Contracted with The Urban Institute to complete the "2005 Analysis of Impediments to Fair Housing Choice." This document details private sector, governmental, and legislative obstacles faced by District residents. These obstacles include rules, regulations, business practices, laws, policies, legislation, and other factors.
- Consistently excels in compliance with regulations of the D.C. Language Access Act of 2004. This law provides for greater accessibility to District government programs by LEP residents, which in the District, includes the following language groups: Spanish, Chinese, Vietnamese and Amharic.

During the past five years, DHCD has also instituted policy changes to ensure that its programs comply with equal opportunity, fair housing, and accessibility regulations, regardless of funding source, to ensure uniformity in our funding requirements and to enhance housing access to our target populations.

We continue to educate staff and community partners through agency-led training on all applicable civil rights regulations and accessibility funding requirements, as mandated by local and federal laws. DHCD has the responsibility to monitor and enforce the federal mandates as they apply to our programs and as such, we will ensure compliance with fair housing and equal opportunity laws and regulations.

#### Language Access Act

In Eanguage Access Act of 2003 was implemented in 2004 and states, in part, that District government agencies must provide equal access to and participation in public services, programs and activities to individuals with limited or no-English proficiency (LEP). DHCD has complied with this law by providing written and oral language services to LEP constituents to ensure that this community understands our program information and are able to speak with DHCD staff about their eligibility to participate in our programs. DHCD has been in the forefront of this effort prior to the implementation of this law through its work with the Mayor's Offices on Latino Affairs and the Asian and Pacific Islander Affairs, as well as the Ethiopian community leadership.

To expand its outreach efforts to LEP communities, DHCD translated and disseminated its program brochures in appropriate languages to community-based organizations providing direct services to LEP clients. The agency also contracted with the city's Office of the Chief Technology Officer (OCTO) to provide the Language Line service that allows us to service LEP clients immediately.

It is our mission to inform all District residents about our programs and provide services to all qualifying clients regardless of its protected class; we also recognize the need to market our services to those communities that, historically, were isolated from participation in government services due to language barriers or other extenuating circumstances. DHCD will continue to gather data on its services to LEP clients to ensure that the agency and its subrecipients are adequately servicing the LEP community and that all District residents have equal access to our programs.

## New Initiatives

#### **American Dream Downpayment Initiative**

The American Dream Downpayment Initiative (ADDI) was introduced in FY 2006. The purpose of ADDI is to assist low-income families to become first-time homebuyers. A maximum of \$10,000 is available for down payment assistance. The assistance is a loan with 0% interest with payments deferred for as long as the homebuyer occupies the home as principal residence. The loan is payable in full if the resident moves or upon sale or transfer of the property.

The eligibility is the same as our Home Purchase Assistance Program (HPAP)

#### **Site Funding Acquisition Initiative**

The Site Acquisition Funding Initiative, which was implemented in FY 2005, seeks to leverage DHCD funds from the Housing Production Trust Fund (HPTF) with private monies to provide non-profit developers quick and easy access to acquisition funding. This will allow these developers to compete in the District's real estate market. Developers can utilize SAFI funds for multi-family ventures that included at least 10 units for development as rental housing (except for special needs housing, which shall be at least five units), or at least five units for development as ownership housing.

DHCD initially selected three lenders for SAFI:
Unitarian Universalist Affordable Housing
Corporation, Enterprise Housing Financial Services,
and City First Bank of the District of Columbia. Each
were awarded a \$5 million Master Loan. The
lenders leverage that funding with its own capital, at
a match of at least one-to-one, to offer below-market
interest rate site acquisition and pre-development
loans to pre-qualified, non-profit housing developers
for eligible projects in the District of Columbia. They
will also market, underwrite, originate, and service
the loans. Two new lenders, Cornerstone, Inc. and
the Washington Area Affordable Housing Trust
Fund, were added in FY 2006.

#### **Anacostia Gateway**

The Anacostia Gateway, located in historic Anacostia, will include the construction of a three-story, retail, office building at the corner of Good Hope Road and Martin Luther King, Jr., Avenue. The first floor will consist of retail space and the two upper floors will contain office space. The Anacostia Economic Development Corporation will develop the building as a parallel, complementary element to the new District Department of Transportation building scheduled for construction on the remaining northern portion of the Gateway. DHCD has contributed over \$1,000,000 in development costs to help fund this \$18,000,000 project.

## Financials

DHCD uses its funding to accomplish its mission, focusing on:

- 1. Increasing home ownership opportunities;
- Increasing the supply of affordable housing for renters and owners; and
- Supporting neighborhood revitalization for low-tomoderate income residents.

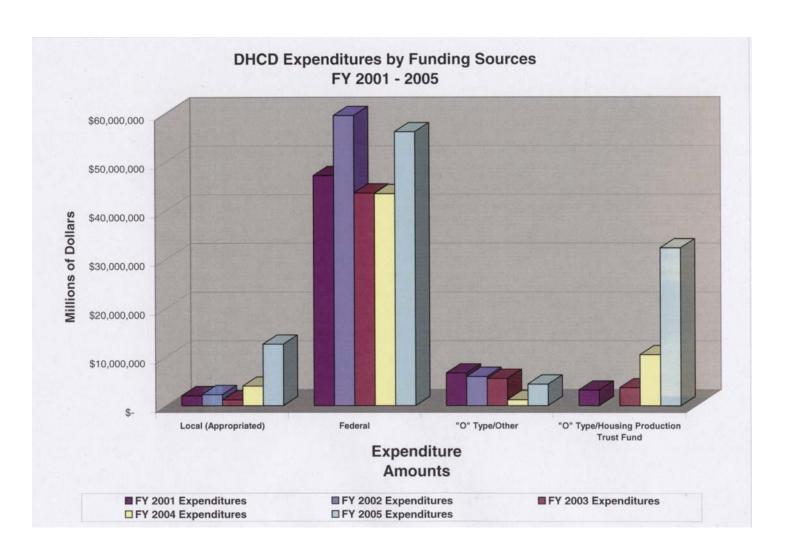
DHCD uses three different sources of funds: Federal, Locally Appropriated and Other (O-Type) funding.

The Federal share of funds consists largely of Community Development Block Grant (CDBG) and Home Investments Partnerships (HOME) Program funding. The District receives two other entitlement grants, the Emergency Shelter Grant and the Housing Opportunities for Persons with HIV/AIDS (HOPWA) Grant. In addition to entitlement grants, DHCD received two competitive HUD grants for FY 2004-2007 for lead hazard control and reduction.

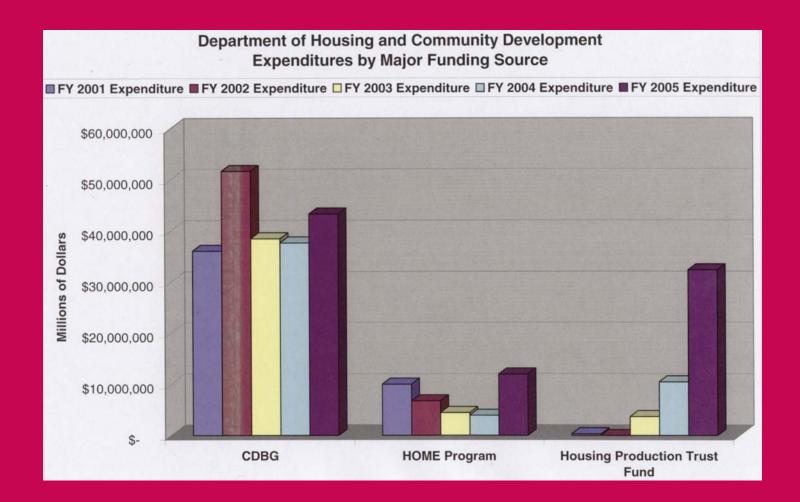
The non-federal share of DHCD's funding includes Locally Appropriated Funds and Special Purpose Revenue Funds, or O-Type Funding. Locally Appropriated Funds are used primarily to fund agency overhead and certain activities that are not eligible under federal sources. Special Purpose Revenue Funds, or "O-Type funding, include the Housing Production Trust Fund and Home Purchase Assistance Program repayments.

The spending for FY 2001-2005 is on the next page. The spending for our major funding sources, CDBG, HOME and Housing Production Trust Fund, is on the following page.





Funding Source	FY 2001 Expenditures	FY 2002 Expenditures	FY 2003 Expenditures	FY 2004 Expenditures	FY 2005 Expenditures
Local (Appropriated)	\$2,033,531	\$2,281,670	\$1,200,123	\$4,024,634	\$12,643,623
Federal	47,211,271	59,546,939	43,630,141	43,497,306	56,185,934
"O" Type/Other	6,688,706	5,987,608	5,580,959	1,215,873	4,403,927
"O" Type/Housing Production Trust Fund	3,200,000	-	3,683,784	10,471,835	32,336,722
Total	\$59,133,508	\$67,816,217	\$54,095,007	\$59,209,648	\$105,570,206



Funding Source	FY 2001 Expenditures	FY 2002 Expenditures	FY 2003 Expenditures	FY 2004 Expenditures	FY 2005 Expenditures
CDBG	\$36,074,936	\$51,669,831	\$38,486,131	\$37,657,640	\$43,310,311
HOME	10,016,908	6,769,518	4,457,378	3,916,982	11,995,938
Housing Production Trust Fund	3,200,000		3,683,784	10,471,835	32,336,722
Total	\$49,291,844	\$58,439,349	\$46,627,293	\$52,046,457	\$87,642,971